

PRELIMINARY AMENDMENT

Please replace paragraph [0001] of the application with the following new Paragraph [0001]:

“This invention claims priority to U.S. Patent Application No. 10/192,488, entitled “SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/277,539, entitled “~~SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTION~~” filed March 20, 2001) 60/304,216, entitled “SYSTEM AND METHOD FOR RFID PAYMENTS,” filed July 10, 2001), to U.S. Provisional Patent Application No. 60/396,577, entitled “SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS” filed on July 16, 2002, and to U.S. Patent Application No. 10/340,352, entitled “SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS,” filed January 10, 2003, all of which are incorporated herein by reference.”